



SO ORDERED.

SIGNED this 19th day of June, 2015.


 LENA MANSORI JAMES
 UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
 MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	ORDER CONFIRMING PLAN
)	CHAPTER 13
CHRISTY MARIE READY)	
1877 Ruffner Drive 2-H)	
Cornelius, NC 28031)	
)	Case No. B-15-50155 C-13W
)	
Debtor(s))	

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Kathryn L. Bringle, Standing Trustee, P. O. Box 2115, Winston-Salem, North Carolina 27102-2115;
- II. The attorney for the Debtor(s) is John A. Meadow;
- III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

- 1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
- 2. The monthly plan payment to the Trustee is \$100.00 beginning March 2015;

B. Administrative Costs

- 1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed a fee of \$2,000.00. The Attorney has received \$500.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
- 2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Mecklenburg County Tax Collector

D. Secured Claims

1. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 180 days (for real property) and 120 days (for personal property) from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic stay and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
Kia Motors Finance	2013 Kia Optima	N

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 1%.

F. Special Provisions

Karl Roe

The Debtor is purchasing a 2010 Chevy Equinox from this Creditor and is making payments directly to the lienholder who financed the purchase for Karl Roe. After the Debtor has made all payments under the purchase contract, the ownership of the vehicle will be transferred from Karl Roe to the Debtor.

Patrick Ready

This Creditor was listed on the petition schedules with a debt of \$56,575.00 based on a property settlement. The Debtor proposes to classify any timely filed claim as an unsecured general claim.

- G.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of **36** monthly plan payments, with the plan to be reviewed in twelve (12) months and periodically thereafter for plan payment adjustments;
- H.** The terms and provisions of the Amended Standing Order dated May 28, 2015 are incorporated in this Order and are available on the Court's website at www.ncmb.uscourts.gov
- I.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

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Kathryn L. Bringle
Chapter 13 Trustee
P O Box 2115
Winston Salem, NC 27102-2115